

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's			Number	\$000's				Number	\$000's	Number
IL/MCLEAN COUNTY/0001.02														
LOANS ORIGINATED	15	1849	5	546	5	649					1	107		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN	1	121			1	90					1	90		
FILES CLOSED FOR INCOMPLETENESS					3	348								
IL/MCLEAN COUNTY/0001.04														
LOANS ORIGINATED	21	3267	13	1784	40	6470								
APPROVED, NOT ACCEPTED					1	214								
APP DENIED														
APP WITHDRAWN	1	122	3	402	4	630								
FILES CLOSED FOR INCOMPLETENESS	1	125			1	305								
IL/MCLEAN COUNTY/0001.05														
LOANS ORIGINATED	4	894	3	374	16	3043								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN					3	588								
FILES CLOSED FOR INCOMPLETENESS					1	192								
IL/MCLEAN COUNTY/0003.01														
LOANS ORIGINATED	9	1090	1	103	2	200					1	103		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN					2	223								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0003.02														
LOANS ORIGINATED	11	1608	7	886	9	1135								
APPROVED, NOT ACCEPTED														
APP DENIED	1	108												
APP WITHDRAWN					1	203								
FILES CLOSED FOR INCOMPLETENESS			1	148	1	149								
IL/MCLEAN COUNTY/0004.00														
LOANS ORIGINATED	2	310	2	262	2	257								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN	1	115												
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
IL/MCLEAN COUNTY/0005.01														
LOANS ORIGINATED	3	352			5	630								
APPROVED, NOT ACCEPTED														
APP DENIED	1	137												
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0005.02														
LOANS ORIGINATED	8	1243	5	718	6	703								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN			1	140	1	144								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0005.04														
LOANS ORIGINATED	7	869	6	1170	6	617								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN					2	213								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0005.05														
LOANS ORIGINATED	4	744	11	2107	70	15521					1	167		
APPROVED, NOT ACCEPTED					1	236								
APP DENIED					1	170								
APP WITHDRAWN	1	226	1	115	11	2379								
FILES CLOSED FOR INCOMPLETENESS					3	694								
IL/MCLEAN COUNTY/0011.01														
LOANS ORIGINATED	17	2145	12	1589	22	2768								
APPROVED, NOT ACCEPTED			1	123										
APP DENIED														
APP WITHDRAWN	1	117			3	472								
FILES CLOSED FOR INCOMPLETENESS	1	127			2	403								
IL/MCLEAN COUNTY/0011.03														
LOANS ORIGINATED	6	903	2	290	11	1428								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN			2	252										
FILES CLOSED FOR INCOMPLETENESS			1	130										

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's			Number	\$000's				Number	\$000's	Number
IL/MCLEAN COUNTY/0011.04														
LOANS ORIGINATED	18	3304	9	1656	42	7713								
APPROVED, NOT ACCEPTED	1	108												
APP DENIED	1	177												
APP WITHDRAWN	3	437	1	115	6	1086								
FILES CLOSED FOR INCOMPLETENESS					4	1002								
IL/MCLEAN COUNTY/0012.00														
LOANS ORIGINATED	3	329	1	206	4	591					1	59		
APPROVED, NOT ACCEPTED					1	240								
APP DENIED														
APP WITHDRAWN					2	247								
FILES CLOSED FOR INCOMPLETENESS			1	54							1	54		
IL/MCLEAN COUNTY/0013.01														
LOANS ORIGINATED	4	417	2	346	3	329								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN			1	75										
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0013.02														
LOANS ORIGINATED			1	114										
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0013.03														
LOANS ORIGINATED	3	263			1	142								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0014.01														
LOANS ORIGINATED	15	1709	5	585	14	1673								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN	3	261	2	298	3	476								
FILES CLOSED FOR INCOMPLETENESS	1	139			1	136								

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A	B	C	D										
	Number	\$000's	Number	\$000's			Number	\$000's				Number	\$000's	Number
IL/MCLEAN COUNTY/0014.02														
LOANS ORIGINATED	10	1592	7	1323	31	6717								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN			2	484	3	462								
FILES CLOSED FOR INCOMPLETENESS			1	168	1	276								
IL/MCLEAN COUNTY/0015.00														
LOANS ORIGINATED	3	227												
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN					1	98								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0016.00														
LOANS ORIGINATED	3	299	1	110							1	110		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN			1	36										
FILES CLOSED FOR INCOMPLETENESS	1	41												
IL/MCLEAN COUNTY/0017.00														
LOANS ORIGINATED	6	599	1	57	1	162								
APPROVED, NOT ACCEPTED														
APP DENIED					1	76								
APP WITHDRAWN	2	204	1	123										
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0018.00														
LOANS ORIGINATED	7	908	6	650	19	3138					1	156		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN					1	400								
FILES CLOSED FOR INCOMPLETENESS					1	235								
IL/MCLEAN COUNTY/0019.01														
LOANS ORIGINATED	13	1315	2	174	4	479					1	104		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN	2	235			6	619					2	195		
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B										
	Number	\$000's	Number	\$000's			Number	\$000's				Number	\$000's
IL/MCLEAN COUNTY/0019.02													
LOANS ORIGINATED	1	79	1	63	1	97							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0020.01													
LOANS ORIGINATED	7	666			1	106							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN					2	201							
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0020.02													
LOANS ORIGINATED	3	346			1	101							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN	1	135											
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0021.01													
LOANS ORIGINATED	3	572			8	1492							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN	1	40											
FILES CLOSED FOR INCOMPLETENESS			1	217									
IL/MCLEAN COUNTY/0021.02													
LOANS ORIGINATED			1	185	5	902							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN	1	220											
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0051.00													
LOANS ORIGINATED	18	2963	23	4960	82	20642					2	567	
APPROVED, NOT ACCEPTED			1	70	1	417							
APP DENIED					1	300					1	300	
APP WITHDRAWN			3	885	9	2176							
FILES CLOSED FOR INCOMPLETENESS					2	620							

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B										
	Number	\$000's	Number	\$000's				Number				\$000's	Number
IL/MCLEAN COUNTY/0052.01													
LOANS ORIGINATED	1	110			3	420							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN					1	165							
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0052.02													
LOANS ORIGINATED	6	673	1	176	6	795							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN			1	115	1	161	1	202					
FILES CLOSED FOR INCOMPLETENESS			1	43									
IL/MCLEAN COUNTY/0053.01													
LOANS ORIGINATED	4	689	1	150	6	1097							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN			1	49	1	157							
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0053.02													
LOANS ORIGINATED	3	289											
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0054.00													
LOANS ORIGINATED	8	1418	11	2812	55	11176							
APPROVED, NOT ACCEPTED					3	465							
APP DENIED			1	113									
APP WITHDRAWN	1	116	2	276	3	633							
FILES CLOSED FOR INCOMPLETENESS	1	207			2	625							
IL/MCLEAN COUNTY/0055.01													
LOANS ORIGINATED	9	1127	3	595	1	124							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN	1	48			2	323							
FILES CLOSED FOR INCOMPLETENESS													

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0055.02																	
LOANS ORIGINATED	1	130			9	1790											
APPROVED, NOT ACCEPTED																	
APP DENIED					1	161											
APP WITHDRAWN					1	296											
FILES CLOSED FOR INCOMPLETENESS					1	227											
IL/MCLEAN COUNTY/0056.01																	
LOANS ORIGINATED	1	82			3	371											
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN	1	64			1	67											
FILES CLOSED FOR INCOMPLETENESS					1	111											
IL/MCLEAN COUNTY/0056.02																	
LOANS ORIGINATED	1	52			3	339											
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN	1	55															
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0057.00																	
LOANS ORIGINATED	4	509	3	285	3	423											
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN	2	182	2	225	1	122											
FILES CLOSED FOR INCOMPLETENESS	1	133															
MSA/MD(TOTAL)																	
LOANS ORIGINATED	262	35941	146	24276	500	94240					9	1373					
APPROVED, NOT ACCEPTED	1	108	2	193	7	1572											
APP DENIED	3	422	1	113	4	707					1	300					
APP WITHDRAWN	24	2698	24	3590	72	12631	1	202			3	285					
FILES CLOSED FOR INCOMPLETENESS	6	772	6	760	24	5323					1	54					
INVALID GEOGRAPHIC IDENTIFIERS 2/																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

DISPOSITION OF APPLICATIONS	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's
LOANS ORIGINATED	814	89211	84	10588	781	122073	5	594			72	14431		
APPROVED, NOT ACCEPTED	5	714	1	141	21	3413					1	177		
APP DENIED	171	17444	18	1994	103	17174	5	413			17	2109	1	120
APP WITHDRAWN	7	785	1	230	17	2220					1	26		
FILES CLOSED FOR INCOMPLETENESS	130	14185	26	4437	236	39501					33	6240		
INVALID MSA/MD NUMBERS 2/														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0051.00	1	118												
IL/MCLEAN COUNTY/0052.02					1	92								
MSA/MD (TOTAL)	1	118			1	92								
INVALID GEOGRAPHIC IDENTIFIERS 2/														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID MSA/MD NUMBERS 2/	358	42201	78	13701	319	56893					51	11447		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE											2	457						
ASIAN											32	5966	4	776				
BLACK OR AFRICAN AMERICAN											14	2566	1	127				
NAT HAWAIIAN/OTHER PACIFIC ISLND											2	309						
WHITE					14	1826					764	129517	58	10036				
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)											4	742	1	112				
RACE NOT AVAILABLE 6/											8	1405	1	132				
ETHNICITY 7/																		
HISPANIC OR LATINO											7	988	1	224				
NOT HISPANIC OR LATINO					14	1826					809	138373	63	10827				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											4	672						
ETHNICITY NOT AVAILABLE 6/											6	929	1	132				
MINORITY STATUS 8/																		
WHITE NON-HISPANIC					14	1826					753	127969	57	9812				
OTHERS, INCLUDING HISPANIC											64	11585	7	1239				
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN											97	9888	7	744				
50-79% OF MSA/MD MEDIAN					4	450					175	23706	16	2096				
80-99% OF MSA/MD MEDIAN					2	228					120	17680	6	982				
100-119% OF MSA/MD MEDIAN					1	153					91	15488	11	1901				
120% OR MORE OF MSA/MD MEDIAN					7	995					309	68317	23	5187				
INCOME NOT AVAILABLE 6/											34	5883	2	273				
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY					7	855					386	73396	19	3975				
10-19% MINORITY					4	660					319	50471	37	5978				
20-49% MINORITY					3	311					121	17095	9	1230				
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME					4	478					142	19267	13	1764				
MIDDLE INCOME					3	408					343	50849	23	3465				
UPPER INCOME					7	940					341	70846	29	5954				
TOTAL 14/					14	1826					826	140962	65	11183				

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/					14						711		56					
REPORTED PRICING DATA											21							
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA	21	NA		NA		NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN											3.17							
MEDIAN											3.20							
HOEPA LOANS 17/											1							

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S
NO REPORTED PRICING DATA 15/					1826						123756		9819					
REPORTED PRICING DATA											3041							
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA	3041	NA		NA		NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/											3.17							
MEDIAN 31/											3.20							
HOEPA LOANS 17/											191							

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	395	2	395								
MALE	1	243	1	243								
FEMALE	1	152	1	152								
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	13	2009	11	1742					1	140	1	127
MALE	6	871	5	744							1	127
FEMALE	6	1045	5	905					1	140		
JOINT (MALE/FEMALE)	1	93	1	93								
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	269	35909	244	33045	1	108	3	422	16	1689	5	645
MALE	95	11756	90	11228					3	354	2	174
FEMALE	87	10534	76	9272	1	108	1	108	7	782	2	264
JOINT (MALE/FEMALE)	87	13619	78	12545			2	314	6	553	1	207
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	600	3	380					1	220		
MALE	1	220							1	220		
FEMALE												
JOINT (MALE/FEMALE)	3	380	3	380								
RACE NOT AVAILABLE (TOTAL) 6/	8	1028	2	379					6	649		
MALE	1	274	1	274								
FEMALE	1	105	1	105								
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	6	873	6	873								
MALE	5	726	5	726								
FEMALE	1	147	1	147								
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	281	38054	253	34703	1	108	3	422	18	2049	6	772
MALE	98	12583	91	11708					4	574	3	301
FEMALE	92	11379	80	9977	1	108	1	108	8	922	2	264
JOINT (MALE/FEMALE)	91	14092	82	13018			2	314	6	553	1	207
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	55	1	55								
MALE	1	55	1	55								
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	8	959	2	310					6	649		
MALE												
FEMALE	2	310	2	310								
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	260	34671	235	31807	1	108	3	422	16	1689	5	645
MALE	89	10975	84	10447					3	354	2	174
FEMALE	84	10077	73	8815	1	108	1	108	7	782	2	264
JOINT (MALE/FEMALE)	87	13619	78	12545			2	314	6	553	1	207
OTHERS, INCLUDING HISPANIC (TOTAL)	26	3932	23	3445					2	360	1	127
MALE	14	2115	12	1768					1	220	1	127
FEMALE	8	1344	7	1204					1	140		
JOINT (MALE/FEMALE)	4	473	4	473								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	88	8661	76	7637	1	108			9	750	2	166
50-79% OF MSA/MD MEDIAN	114	15259	99	13356			3	422	9	1082	3	399
80-99% OF MSA/MD MEDIAN	36	5657	34	5412					2	245		
100-119% OF MSA/MD MEDIAN	23	4180	21	3791					2	389		
120% OR MORE OF MSA/MD MEDIAN	34	6019	31	5580					2	232	1	207
INCOME NOT AVAILABLE 6/	1	165	1	165								
TOTAL 14/	296	39941	262	35941	1	108	3	422	24	2698	6	772

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	13	2032	13	2032								
MALE	7	976	7	976								
FEMALE	2	235	2	235								
JOINT (MALE/FEMALE)	4	821	4	821								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)	1	115	1	115								
MALE	1	115	1	115								
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	154	24892	130	21745	2	193	1	113	15	2081	6	760
MALE	35	5048	28	4231	1	123			5	526	1	168
FEMALE	30	3463	28	3282					1	138	1	43
JOINT (MALE/FEMALE)	89	16381	74	14232	1	70	1	113	9	1417	4	549
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	284	1	284								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	284	1	284								
RACE NOT AVAILABLE (TOTAL) 6/	10	1609	1	100					9	1509		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	100	1	100								

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	115	1	115								
MALE	1	115	1	115								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	169	27308	145	24161	2	193	1	113	15	2081	6	760
MALE	42	6024	35	5207	1	123			5	526	1	168
FEMALE	32	3698	30	3517					1	138	1	43
JOINT (MALE/FEMALE)	95	17586	80	15437	1	70	1	113	9	1417	4	549
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	9	1509							9	1509		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	154	24892	130	21745	2	193	1	113	15	2081	6	760
MALE	35	5048	28	4231	1	123			5	526	1	168
FEMALE	30	3463	28	3282					1	138	1	43
JOINT (MALE/FEMALE)	89	16381	74	14232	1	70	1	113	9	1417	4	549
OTHERS, INCLUDING HISPANIC (TOTAL)	15	2431	15	2431								
MALE	8	1091	8	1091								
FEMALE	2	235	2	235								
JOINT (MALE/FEMALE)	5	1105	5	1105								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	22	2093	16	1555					6	538		
50-79% OF MSA/MD MEDIAN	38	5026	32	4172	1	123			2	390	3	341
80-99% OF MSA/MD MEDIAN	33	4310	27	3549	1	70			5	691		
100-119% OF MSA/MD MEDIAN	25	3898	20	3309					4	535	1	54
120% OR MORE OF MSA/MD MEDIAN	57	12911	50	11534			1	113	4	899	2	365
INCOME NOT AVAILABLE 6/	4	694	1	157					3	537		
TOTAL 14/	179	28932	146	24276	2	193	1	113	24	3590	6	760

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	3	805	2	457					1	348		
MALE	2	457	2	457								
FEMALE												
JOINT (MALE/FEMALE)	1	348							1	348		
ASIAN (TOTAL)	28	5553	21	4315					6	1046	1	192
MALE	11	1993	8	1531					3	462		
FEMALE	5	963	4	793					1	170		
JOINT (MALE/FEMALE)	12	2597	9	1991					2	414	1	192
BLACK OR AFRICAN AMERICAN (TOTAL)	6	1239	4	951					1	125	1	163
MALE	2	418	1	293					1	125		
FEMALE	2	461	2	461								
JOINT (MALE/FEMALE)	2	360	1	197							1	163
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)	1	194	1	194								
MALE												
FEMALE	1	194	1	194								
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	542	102480	466	87167	7	1572	4	707	45	8542	20	4492
MALE	140	25522	119	21396					17	3411	4	715
FEMALE	79	11286	64	8954	2	280	1	76	9	1517	3	459
JOINT (MALE/FEMALE)	323	65672	283	56817	5	1292	3	631	19	3614	13	3318
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	3	666	1	190							2	476
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	666	1	190							2	476
RACE NOT AVAILABLE (TOTAL) 6/	24	3536	5	966					19	2570		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	397	1	307					1	90		

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	362	1	224					1	138		
MALE	2	362	1	224					1	138		
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	579	110230	492	92740	7	1572	4	707	52	9888	24	5323
MALE	153	28028	129	23453					20	3860	4	715
FEMALE	87	12904	71	10402	2	280	1	76	10	1687	3	459
JOINT (MALE/FEMALE)	339	69298	292	58885	5	1292	3	631	22	4341	17	4149
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	4	742	3	617					1	125		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	742	3	617					1	125		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	22	3139	4	659					18	2480		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	537	101683	463	86633	7	1572	4	707	43	8279	20	4492
MALE	138	25160	118	21172					16	3273	4	715
FEMALE	79	11286	64	8954	2	280	1	76	9	1517	3	459
JOINT (MALE/FEMALE)	320	65237	281	56507	5	1292	3	631	18	3489	13	3318
OTHERS, INCLUDING HISPANIC (TOTAL)	47	9561	33	6948					10	1782	4	831
MALE	17	3230	12	2505					5	725		
FEMALE	8	1618	7	1448					1	170		
JOINT (MALE/FEMALE)	22	4713	14	2995					4	887	4	831
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	23	2742	12	1442	1	66	1	76	8	1038	1	120
50-79% OF MSA/MD MEDIAN	76	10321	66	8979					6	777	4	565
80-99% OF MSA/MD MEDIAN	79	12006	67	10049	1	214	2	331	6	875	3	537
100-119% OF MSA/MD MEDIAN	72	12184	62	10442	1	240			7	1120	2	382
120% OR MORE OF MSA/MD MEDIAN	302	67677	259	57494	3	816	1	300	25	5348	14	3719
INCOME NOT AVAILABLE 6/	55	9543	34	5834	1	236			20	3473		
TOTAL 14/	607	114473	500	94240	7	1572	4	707	72	12631	24	5323

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	202							1	202		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	202							1	202		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	202							1	202		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	1	202							1	202		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	11	1727	9	1373			1	300			1	54
MALE	2	262	2	262								
FEMALE	1	156	1	156								
JOINT (MALE/FEMALE)	8	1309	6	955			1	300			1	54
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	3	285							3	285		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	90							1	90		

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	12	1817	9	1373			1	300	1	90	1	54
MALE	2	262	2	262								
FEMALE	1	156	1	156								
JOINT (MALE/FEMALE)	9	1399	6	955			1	300	1	90	1	54
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	195							2	195		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	11	1727	9	1373			1	300			1	54
MALE	2	262	2	262								
FEMALE	1	156	1	156								
JOINT (MALE/FEMALE)	8	1309	6	955			1	300			1	54
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	110	1	110								
80-99% OF MSA/MD MEDIAN	1	59	1	59								
100-119% OF MSA/MD MEDIAN	2	161	1	107							1	54
120% OR MORE OF MSA/MD MEDIAN	10	1682	6	1097			1	300	3	285		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	14	2012	9	1373			1	300	3	285	1	54

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2009

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	202	2	202								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	83	8235	73	7330	1	108			7	631	2	166
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	224	1	105					2	119		
ETHNICITY 7/												
HISPANIC OR LATINO	3	350	3	350								
NOT HISPANIC OR LATINO	83	8192	73	7287	1	108			7	631	2	166
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	119							2	119		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	80	7885	70	6980	1	108			7	631	2	166
OTHERS, INCLUDING HISPANIC	5	552	5	552								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	6	808	4	541					1	140	1	127
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	105	14058	93	12547			3	422	7	817	2	272
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	268	2	268								
RACE NOT AVAILABLE 6/	1	125							1	125		
ETHNICITY 7/												
HISPANIC OR LATINO	1	147	1	147								
NOT HISPANIC OR LATINO	111	14883	97	13105			3	422	8	957	3	399
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	229	1	104					1	125		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	103	13807	91	12296			3	422	7	817	2	272
OTHERS, INCLUDING HISPANIC	9	1223	7	956					1	140	1	127

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2009

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	152	1	152								
BLACK OR AFRICAN AMERICAN	2	318	2	318								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	31	4954	30	4830					1	124		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	112	1	112								
RACE NOT AVAILABLE 6/	1	121							1	121		
ETHNICITY 7/												
HISPANIC OR LATINO	1	161	1	161								
NOT HISPANIC OR LATINO	33	5169	32	5045					1	124		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	327	1	206					1	121		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	29	4587	28	4463					1	124		
OTHERS, INCLUDING HISPANIC	5	743	5	743								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	197	1	197								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	20	3594	20	3594								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	220							1	220		
RACE NOT AVAILABLE 6/	1	169							1	169		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	22	4011	21	3791					1	220		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	169							1	169		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20	3594	20	3594								
OTHERS, INCLUDING HISPANIC	2	417	1	197					1	220		

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2009

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	243	1	243								
BLACK OR AFRICAN AMERICAN	2	484	2	484								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	29	4903	27	4579					1	117	1	207
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	389	1	274					1	115		
ETHNICITY 7/												
HISPANIC OR LATINO	1	215	1	215								
NOT HISPANIC OR LATINO	31	5634	29	5310					1	117	1	207
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	55	1	55								
ETHNICITY NOT AVAILABLE 6/	1	115							1	115		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	27	4633	25	4309					1	117	1	207
OTHERS, INCLUDING HISPANIC	5	997	5	997								
TOTAL 14/	296	39941	262	35941	1	108	3	422	24	2698	6	772

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	63	1	63								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL	1	115	1	115								
WHITE	17	1633	13	1277					4	356		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	282	1	100					2	182		
ETHNICITY 7/												
HISPANIC OR LATINO	1	115	1	115								
NOT HISPANIC OR LATINO	19	1796	15	1440					4	356		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	182							2	182		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	1633	13	1277					4	356		
OTHERS, INCLUDING HISPANIC	2	178	2	178								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	132	1	132								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	37	4894	31	4040	1	123			2	390	3	341
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	38	5026	32	4172	1	123			2	390	3	341
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	37	4894	31	4040	1	123			2	390	3	341
OTHERS, INCLUDING HISPANIC	1	132	1	132								

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	270	2	270								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	29	3744	25	3279	1	70			3	395		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	296							2	296		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	31	4014	27	3549	1	70			3	395		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	296							2	296		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	29	3744	25	3279	1	70			3	395		
OTHERS, INCLUDING HISPANIC	2	270	2	270								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	4	670	4	670								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	20	3074	16	2639					3	381	1	54
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	154							1	154		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	24	3744	20	3309					3	381	1	54
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	154							1	154		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20	3074	16	2639					3	381	1	54
OTHERS, INCLUDING HISPANIC	4	670	4	670								

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2009

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	5	897	5	897								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	50	11390	44	10353			1	113	3	559	2	365
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	284	1	284								
RACE NOT AVAILABLE 6/	1	340							1	340		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	56	12571	50	11534			1	113	3	559	2	365
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	340							1	340		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	50	11390	44	10353			1	113	3	559	2	365
OTHERS, INCLUDING HISPANIC	6	1181	6	1181								
TOTAL 14/	179	28932	146	24276	2	193	1	113	24	3590	6	760

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	232							1	232		
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	19	2216	12	1442	1	66	1	76	4	512	1	120
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	294							3	294		
ETHNICITY 7/												
HISPANIC OR LATINO	1	138							1	138		
NOT HISPANIC OR LATINO	19	2310	12	1442	1	66	1	76	4	606	1	120
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	294							3	294		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	18	2078	12	1442	1	66	1	76	3	374	1	120
OTHERS, INCLUDING HISPANIC	2	370							2	370		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	457	2	457								
ASIAN	4	673	2	316					1	165	1	192
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	68	8901	61	7996					4	532	3	373
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	290	1	210					1	80		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	74	10031	65	8769					5	697	4	565
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	290	1	210					1	80		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	68	8901	61	7996					4	532	3	373
OTHERS, INCLUDING HISPANIC	6	1130	4	773					1	165	1	192

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	183	1	183								
BLACK OR AFRICAN AMERICAN	2	273	1	148					1	125		
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	75	11411	65	9718	1	214	2	331	4	611	3	537
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	139							1	139		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	78	11867	67	10049	1	214	2	331	5	736	3	537
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	139							1	139		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	75	11411	65	9718	1	214	2	331	4	611	3	537
OTHERS, INCLUDING HISPANIC	3	456	2	331					1	125		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	127	1	127								
BLACK OR AFRICAN AMERICAN	1	313	1	313								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	67	11229	60	10002	1	240			5	819	1	168
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	214									1	214
RACE NOT AVAILABLE 6/	2	301							2	301		
ETHNICITY 7/												
HISPANIC OR LATINO	1	224	1	224								
NOT HISPANIC OR LATINO	69	11659	61	10218	1	240			5	819	2	382
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	301							2	301		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	66	11005	59	9778	1	240			5	819	1	168
OTHERS, INCLUDING HISPANIC	4	878	3	664							1	214

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	17	3610	16	3537					1	73		
BLACK OR AFRICAN AMERICAN	2	360	1	197							1	163
NAT HAWAIIAN/OTHER PACIFIC ISL	1	194	1	194								
WHITE	271	61629	236	52620	3	816	1	300	19	4599	12	3294
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	452	1	190							1	262
RACE NOT AVAILABLE 6/	9	1432	4	756					5	676		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	292	66025	253	56428	3	816	1	300	21	4762	14	3719
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	617	3	617								
ETHNICITY NOT AVAILABLE 6/	7	1035	3	449					4	586		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	269	61319	234	52310	3	816	1	300	19	4599	12	3294
OTHERS, INCLUDING HISPANIC	25	5233	22	4735					1	73	2	425
TOTAL 14/	607	114473	500	94240	7	1572	4	707	72	12631	24	5323

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2009

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2009

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2009

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	202							1	202		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	202							1	202		
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	1	202							1	202		

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2009

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	110	1	110								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	110	1	110								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	110	1	110								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2009

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	59	1	59								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	59	1	59								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	59	1	59								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	161	1	107							1	54
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	161	1	107							1	54
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	161	1	107							1	54
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2009

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	7	1397	6	1097			1	300				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	285							3	285		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	1487	6	1097			1	300	1	90		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	195							2	195		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	1397	6	1097			1	300				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	14	2012	9	1373			1	300	3	285	1	54

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	103	14719	93	13664					8	715	2	340
10-19% MINORITY	138	18129	121	15872	1	108	3	422	12	1600	1	127
20-49% MINORITY	55	7093	48	6405					4	383	3	305
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	80	9497	68	8330					9	862	3	305
MIDDLE INCOME	146	18426	131	16761			2	245	10	953	3	467
UPPER INCOME	70	12018	63	10850	1	108	1	177	5	883		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	31	3307	26	2828					5	479		
20-49% MINORITY	49	6190	42	5502					4	383	3	305
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	62	7917	52	6862					8	715	2	340
10-19% MINORITY	78	9606	73	8996			2	245	2	238	1	127
20-49% MINORITY	6	903	6	903								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	41	6802	41	6802								
10-19% MINORITY	29	5216	22	4048	1	108	1	177	5	883		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	296	39941	262	35941	1	108	3	422	24	2698	6	772

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	84	15247	67	12625	1	70	1	113	12	2174	3	265
10-19% MINORITY	65	9798	58	8882	1	123			4	428	2	365
20-49% MINORITY	30	3887	21	2769					8	988	1	130
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	31	3849	23	2773					7	859	1	217
MIDDLE INCOME	79	11783	64	10180	1	123	1	113	9	992	4	375
UPPER INCOME	69	13300	59	11323	1	70			8	1739	1	168
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	634	4	294					1	123	1	217
20-49% MINORITY	25	3215	19	2479					6	736		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	38	6125	29	5250			1	113	6	665	2	97
10-19% MINORITY	36	4986	33	4640	1	123			1	75	1	148
20-49% MINORITY	5	672	2	290					2	252	1	130
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	46	9122	38	7375	1	70			6	1509	1	168
10-19% MINORITY	23	4178	21	3948					2	230		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	179	28932	146	24276	2	193	1	113	24	3590	6	760

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	296	61537	250	51727	5	1122	2	461	30	5941	9	2286
10-19% MINORITY	235	41506	185	32942	1	236	2	246	34	5486	13	2596
20-49% MINORITY	76	11430	65	9571	1	214			8	1204	2	441
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	87	13069	69	10515	1	214	1	76	14	1823	2	441
MIDDLE INCOME	216	34836	176	28064	4	705	1	161	24	3808	11	2098
UPPER INCOME	304	66568	255	55661	2	653	2	470	34	7000	11	2784
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY							1	76	6	619		
10-19% MINORITY	22	3067	15	2372					8	1204	2	441
20-49% MINORITY	65	10002	54	8143	1	214						
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	135	24672	112	20202	4	705	1	161	13	2406	5	1198
10-19% MINORITY	70	8736	53	6434					11	1402	6	900
20-49% MINORITY	11	1428	11	1428								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	161	36865	138	31525	1	417	1	300	17	3535	4	1088
10-19% MINORITY	143	29703	117	24136	1	236	1	170	17	3465	7	1696
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	607	114473	500	94240	7	1572	4	707	72	12631	24	5323

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	202							1	202		
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	202							1	202		
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	202							1	202		
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	202							1	202		

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	6	1136	4	782			1	300			1	54
10-19% MINORITY	7	766	4	481					3	285		
20-49% MINORITY	1	110	1	110								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	409	2	214					2	195		
MIDDLE INCOME	6	569	4	425					1	90	1	54
UPPER INCOME	4	1034	3	734			1	300				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	299	1	104					2	195		
20-49% MINORITY	1	110	1	110								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	269	2	215							1	54
10-19% MINORITY	3	300	2	210					1	90		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	3	867	2	567			1	300				
10-19% MINORITY	1	167	1	167								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	14	2012	9	1373			1	300	3	285	1	54

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	1	25	1	25					2	50									4	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	25	1	25					2	50									4	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	25	1	25					2	50									4	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE									1	100									1	100
JOINT (MALE/FEMALE)	1	33	1	33					1	33									3	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN	1	25	1	25					2	50									4	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	1	14					2	29							1	14	3	43	7	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	14					2	29							1	14	3	43	7	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	14					2	29							1	14	3	43	7	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE							1	50									1	50	2	100
JOINT (MALE/FEMALE)	1	20					1	20							1	20	2	40	5	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN							1	50									1	50	2	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN	1	33													1	33	1	33	3	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN							1	50									1	50	2	100
INCOME NOT AVAILABLE 6/																				

INSTITUTION: 41-2181683 - 3 MORTGAGE SERVICES III, L.L.C.

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE							1	50									1	50	2	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO							1	50									1	50	2	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC							1	50									1	50	2	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE																				
JOINT (MALE/FEMALE)							1	50									1	50	2	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN							1	50									1	50	2	100
INCOME NOT AVAILABLE 6/																				

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
			3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN	MEDIAN
	#	#	#	#	#	#	#	#		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	2									
BLACK OR AFRICAN AMERICAN	8	1	1						3.23	3.23
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	164	13	13						3.22	3.21
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	2									
RACE NOT AVAILABLE 6/	1									
ETHNICITY 7/										
HISPANIC OR LATINO	1	1	1						3.20	3.20
NOT HISPANIC OR LATINO	174	13	13						3.22	3.23
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1									
ETHNICITY NOT AVAILABLE 6/	1									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	161	12	12						3.22	3.23
OTHERS, INCLUDING HISPANIC	14	2	2						3.22	3.22
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	51	4	4						3.24	3.23
50-79% OF MSA/MD MEDIAN	67	3	3						3.18	3.17
80-99% OF MSA/MD MEDIAN	21	3	3						3.24	3.24
100-119% OF MSA/MD MEDIAN	14	2	2						3.21	3.21
120% OR MORE OF MSA/MD MEDIAN	23	2	2						3.21	3.21
INCOME NOT AVAILABLE 6/	1									
GENDER 19/										
MALE	62	6	6						3.19	3.20
FEMALE	56	6	6						3.25	3.25
JOINT (MALE/FEMALE)	59	2	2						3.21	3.21
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	42	6	6						3.21	3.23
10-19% MINORITY	97	6	6						3.24	3.24
20-49% MINORITY	38	2	2						3.20	3.20
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	53	4	4						3.25	3.23
MIDDLE INCOME	85	4	4						3.20	3.19
UPPER INCOME	39	6	6						3.21	3.24

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	395									
BLACK OR AFRICAN AMERICAN	1232	209	209						3.23	3.23
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	22305	1731	1731						3.22	3.21
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	253									
RACE NOT AVAILABLE 6/	105									
ETHNICITY 7/										
HISPANIC OR LATINO	106	136	136						3.20	3.20
NOT HISPANIC OR LATINO	24025	1804	1804						3.22	3.23
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	55									
ETHNICITY NOT AVAILABLE 6/	104									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	22040	1595	1595						3.22	3.24
OTHERS, INCLUDING HISPANIC	2041	345	345						3.22	3.23
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	5247	368	368						3.24	3.20
50-79% OF MSA/MD MEDIAN	9166	396	396						3.18	3.17
80-99% OF MSA/MD MEDIAN	3189	527	527						3.24	3.24
100-119% OF MSA/MD MEDIAN	2441	354	354						3.21	3.21
120% OR MORE OF MSA/MD MEDIAN	4082	295	295						3.22	3.23
INCOME NOT AVAILABLE 6/	165									
GENDER 19/										
MALE	8113	895	895						3.20	3.20
FEMALE	7069	691	691						3.25	3.24
JOINT (MALE/FEMALE)	9108	354	354						3.21	3.21
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	6582	902	902						3.21	3.24
10-19% MINORITY	12601	817	817						3.23	3.23
20-49% MINORITY	5107	221	221						3.20	3.20
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	6537	386	386						3.24	3.20
MIDDLE INCOME	11152	442	442						3.21	3.20
UPPER INCOME	6601	1112	1112						3.22	3.23

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	1									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	13									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	14									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	13									
OTHERS, INCLUDING HISPANIC	1									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	4									
50-79% OF MSA/MD MEDIAN	2									
80-99% OF MSA/MD MEDIAN	4									
100-119% OF MSA/MD MEDIAN	1									
120% OR MORE OF MSA/MD MEDIAN	3									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	5									
FEMALE										
JOINT (MALE/FEMALE)	9									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	3									
10-19% MINORITY	7									
20-49% MINORITY	4									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	4									
MIDDLE INCOME	6									
UPPER INCOME	4									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	159									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	2213									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	2372									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	2213									
OTHERS, INCLUDING HISPANIC	159									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	474									
50-79% OF MSA/MD MEDIAN	311									
80-99% OF MSA/MD MEDIAN	728									
100-119% OF MSA/MD MEDIAN	253									
120% OR MORE OF MSA/MD MEDIAN	606									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	708									
FEMALE										
JOINT (MALE/FEMALE)	1664									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	680									
10-19% MINORITY	1076									
20-49% MINORITY	616									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	616									
MIDDLE INCOME	967									
UPPER INCOME	789									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	13										
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL	1										
WHITE	108	3	3						3.01	3.00	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/	1										
ETHNICITY 7/											
HISPANIC OR LATINO	1										
NOT HISPANIC OR LATINO	123	3	3						3.01	3.00	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	108	3	3						3.01	3.00	
OTHERS, INCLUDING HISPANIC	15										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	11										
50-79% OF MSA/MD MEDIAN	28										
80-99% OF MSA/MD MEDIAN	21	1	1						3.02	3.02	
100-119% OF MSA/MD MEDIAN	19										
120% OR MORE OF MSA/MD MEDIAN	45	1	1						3.00	3.00	
INCOME NOT AVAILABLE 6/		1	1						3.00	3.00	
GENDER 19/											
MALE	29	1	1						3.00	3.00	
FEMALE	24	1	1						3.02	3.02	
JOINT (MALE/FEMALE)	71	1	1						3.00	3.00	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	58	3	3						3.01	3.00	
10-19% MINORITY	47										
20-49% MINORITY	19										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	19										
MIDDLE INCOME	51	1	1						3.00	3.00	
UPPER INCOME	54	2	2						3.01	3.01	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	2032									
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL	115									
WHITE	19126	432	432						3.00	3.00
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	284									
RACE NOT AVAILABLE 6/	100									
ETHNICITY 7/										
HISPANIC OR LATINO	115									
NOT HISPANIC OR LATINO	21542	432	432						3.00	3.00
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	19126	432	432						3.00	3.00
OTHERS, INCLUDING HISPANIC	2431									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1027									
50-79% OF MSA/MD MEDIAN	3713									
80-99% OF MSA/MD MEDIAN	2835	92	92						3.02	3.02
100-119% OF MSA/MD MEDIAN	3202									
120% OR MORE OF MSA/MD MEDIAN	10880	183	183						3.00	3.00
INCOME NOT AVAILABLE 6/		157	157						3.00	3.00
GENDER 19/										
MALE	4404	157	157						3.00	3.00
FEMALE	2894	92	92						3.02	3.02
JOINT (MALE/FEMALE)	14359	183	183						3.00	3.00
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	11516	432	432						3.00	3.00
10-19% MINORITY	7583									
20-49% MINORITY	2558									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	2388									
MIDDLE INCOME	8561	157	157						3.00	3.00
UPPER INCOME	10708	275	275						3.01	3.00

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	53	4	4						3.12	3.10		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	54	4	4						3.12	3.10		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	53	4	4						3.12	3.10		
OTHERS, INCLUDING HISPANIC	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3											
50-79% OF MSA/MD MEDIAN	9											
80-99% OF MSA/MD MEDIAN	10											
100-119% OF MSA/MD MEDIAN	6	1	1						3.14	3.14		
120% OR MORE OF MSA/MD MEDIAN	7											
INCOME NOT AVAILABLE 6/	19	3	3						3.11	3.05		
GENDER 19/												
MALE	22	1	1						3.05	3.05		
FEMALE	12											
JOINT (MALE/FEMALE)	20	3	3						3.14	3.14		
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	20	3	3						3.14	3.14		
10-19% MINORITY	28	1	1						3.05	3.05		
20-49% MINORITY	6											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	8											
MIDDLE INCOME	22	3	3						3.11	3.05		
UPPER INCOME	24	1	1						3.14	3.14		

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	152										
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	8917	669	669						3.12	3.14	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	9069	669	669						3.12	3.14	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	8917	669	669						3.12	3.14	
OTHERS, INCLUDING HISPANIC	152										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	532										
50-79% OF MSA/MD MEDIAN	1164										
80-99% OF MSA/MD MEDIAN	1650										
100-119% OF MSA/MD MEDIAN	1195	185	185						3.14	3.14	
120% OR MORE OF MSA/MD MEDIAN	1437										
INCOME NOT AVAILABLE 6/	3091	484	484						3.11	3.05	
GENDER 19/											
MALE	3588	216	216						3.05	3.05	
FEMALE	1872										
JOINT (MALE/FEMALE)	3609	453	453						3.15	3.14	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	3388	563	563						3.13	3.14	
10-19% MINORITY	4543	106	106						3.05	3.05	
20-49% MINORITY	1138										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1387										
MIDDLE INCOME	3043	484	484						3.11	3.05	
UPPER INCOME	4639	185	185						3.14	3.14	

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ #
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	1										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	10										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	11										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	10										
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	3										
INCOME NOT AVAILABLE 6/	7										
GENDER 19/											
MALE	7										
FEMALE											
JOINT (MALE/FEMALE)	4										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	5										
10-19% MINORITY	3										
20-49% MINORITY	3										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	4										
MIDDLE INCOME	2										
UPPER INCOME	5										

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ MEDIAN 31/	\$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	293									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	2240									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	2533									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	2240									
OTHERS, INCLUDING HISPANIC	293									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	206									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	771									
INCOME NOT AVAILABLE 6/	1556									
GENDER 19/										
MALE	1796									
FEMALE										
JOINT (MALE/FEMALE)	737									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1322									
10-19% MINORITY	699									
20-49% MINORITY	512									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	687									
MIDDLE INCOME	532									
UPPER INCOME	1314									

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN	MEDIAN	HOEPA LOANS 17/ #
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	2										
ASIAN	16										
BLACK OR AFRICAN AMERICAN	3										
NAT HAWAIIAN/OTHER PACIFIC ISL	1										
WHITE	338	1	1						3.07	3.07	1
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/	4										
ETHNICITY 7/											
HISPANIC OR LATINO	1										
NOT HISPANIC OR LATINO	358	1	1						3.07	3.07	1
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3										
ETHNICITY NOT AVAILABLE 6/	3										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	335	1	1						3.07	3.07	1
OTHERS, INCLUDING HISPANIC	27										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	7										
50-79% OF MSA/MD MEDIAN	48										
80-99% OF MSA/MD MEDIAN	46										1
100-119% OF MSA/MD MEDIAN	48										
120% OR MORE OF MSA/MD MEDIAN	216	1	1						3.07	3.07	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	73										
FEMALE	49										
JOINT (MALE/FEMALE)	240	1	1						3.07	3.07	1
GENDER NOT AVAILABLE 6/	3										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	185										1
10-19% MINORITY	131										
20-49% MINORITY	49	1	1						3.07	3.07	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	53	1	1						3.07	3.07	
MIDDLE INCOME	116										
UPPER INCOME	196										1

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/	\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	457										
ASIAN	3512										
BLACK OR AFRICAN AMERICAN	658										
NAT HAWAIIAN/OTHER PACIFIC ISL	194										
WHITE	65352	109	109						3.07	3.07	191
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	190										
RACE NOT AVAILABLE 6/	809										
ETHNICITY 7/											
HISPANIC OR LATINO	224										
NOT HISPANIC OR LATINO	69829	109	109						3.07	3.07	191
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	617										
ETHNICITY NOT AVAILABLE 6/	502										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	64818	109	109						3.07	3.07	191
OTHERS, INCLUDING HISPANIC	5852										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	740										
50-79% OF MSA/MD MEDIAN	6594										
80-99% OF MSA/MD MEDIAN	6861										191
100-119% OF MSA/MD MEDIAN	8103										
120% OR MORE OF MSA/MD MEDIAN	48874	109	109						3.07	3.07	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	13826										
FEMALE	7061										
JOINT (MALE/FEMALE)	49783	109	109						3.07	3.07	191
GENDER NOT AVAILABLE 6/	502										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	40193										191
10-19% MINORITY	23964										
20-49% MINORITY	7015	109	109						3.07	3.07	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	7938	109	109						3.07	3.07	
MIDDLE INCOME	19655										
UPPER INCOME	43579										191

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	179		500		1		
FHA	243		88				
VA	17		13				
FSA/RHS	36		6				
LOANS ORIGINATED							
CONVENTIONAL	146		417				
FHA	215		67				
VA	15		11				
FSA/RHS	32		5				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	2		6				
FHA	1		1				
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1		4				
FHA	3						
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	24		53		1		
FHA	18		16				
VA	2		2				
FSA/RHS	4		1				
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	6		20				
FHA	6		4				
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	9		NA	NA	NA	NA	NA
FHA	6		NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	144		416				
FHA	213		67				
VA	15		11				
FSA/RHS	32		5				

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BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000'S	#	\$000'S	#	\$000'S
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN IND/ALASKA NATIVE			NA	NA	NA	NA
ASIAN			NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN			NA	NA	NA	NA
NAT HAWAIIAN/OTHER PACIFIC ISL			NA	NA	NA	NA
WHITE	9	1534	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)			NA	NA	NA	NA
RACE NOT AVAILABLE 6/			NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO			NA	NA	NA	NA
NOT HISPANIC OR LATINO	9	1534	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)			NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/			NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	9	1534	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC			NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN	1	96	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	2	285	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN	3	380	NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN			NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	3	773	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/			NA	NA	NA	NA
GENDER 19/						
MALE	1	96	NA	NA	NA	NA
FEMALE	1	40	NA	NA	NA	NA
JOINT (MALE/FEMALE)	7	1398	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/			NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	4	880	NA	NA	NA	NA
10-19% MINORITY	4	558	NA	NA	NA	NA
20-49% MINORITY	1	96	NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME	1	96	NA	NA	NA	NA
MIDDLE INCOME	1	143	NA	NA	NA	NA
UPPER INCOME	7	1295	NA	NA	NA	NA

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	124		365				NA
PRICING REPORTED	3		1				NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.01		3.07				NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)	3.00		3.07				NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA	1				NA
NOT HOEPA LOAN	NA	NA	411				NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/							NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA